

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

v.

**Case No. 04-429-L
Docket No. 2004-1037**

**Bankers Title Corporation, John
Check and David Vezzosi,**

Respondents.

For the Petitioner:

**Laurence S. Wood (P34745)
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For the Respondents:

**Bankers Title Corporation
11920 Farmington Road
Livonia, MI 48150**

**Issued and entered
this 24th day of January 2005
by John R. Schoonmaker
Special Deputy**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated December 21, 2004. She recommended that the Commissioner order the Respondents to pay restitution to First American Title Insurance Company, to pay a civil fine of \$3,000 each, and to revoke all insurance producer licenses. No party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

II ORDER

Therefore, it is ORDERED that:

1. Respondents shall pay restitution to First American Title Insurance Company in the amount of \$103,254.51 by March 1, 2005;
2. Respondents shall each pay a civil fine of \$3,000 by March 1, 2005; and
3. All insurance producer licenses of the Respondents are revoked.